

Information to identify the case:

Debtor 1	<u>Jeffery J. Grey</u>	Social Security number or ITIN	xxx-xx-2399
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Jillian Grey</u>	Social Security number or ITIN	xxx-xx-5999
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 16-82761			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffery J. Grey

Jillian Grey
aka Jillian Gumtow, aka Jillian Michalek

March 7, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Jeffery J. Grey
 Jillian Grey
 Debtors

Case No. 16-82761-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith
 Form ID: 318

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db/jdb
 25125722 +Jeffery J. Grey, Jillian Grey, 1244 E. Arnold St., Sandwich, IL 60548-1281
 25125723 +Atg Credit, 1700 W Cortland St Ste 2, Chicago, IL 60622-1131
 25125724 +Aurora Finance, 24 E. Downers, Aurora, IL 60505-3302
 25125724 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
 25125729 Cavalry Portfolio Services, PO Box 272888, Tempe, AZ 85285
 25125731 +Collection Professiona, 723 1st St, La Salle, IL 61301-2535
 25125732 Comcast, PO Box 3002, Southeastern, PA 19398-3002
 25125733 Comcast, Bankruptcy Department, 11621 E. Marginal Way 5, Tukwila, WA 98168-1965
 25125739 DuPage Anesthesia, Medical Billing Specialists, PO Box 3872, Carol Stream, IL 60132-3872
 25125740 DuPage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0159
 25125741 DuPage Valley Anesthesia, PO Box 3872, Carol Stream, IL 60132-3872
 25125743 +Edward Health Ventures, Linden Oaks Medical Group, 3471 Eagle way, Chicago, IL 60678-0001
 25125742 Edward Health Ventures, 26185 Network Place, Chicago, IL 60673-1261
 25125749 HSBC, PO Box 1231, Brandon, FL 33509-1231
 25125751 +Med Busi Bur, 1460 Renaissance Dr, Park Ridge, IL 60068-1349
 25125752 +Merchants Credit Guide, 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914
 25125753 +Midland Credit Management, Inc., PO box 2129, Warren, MI 48090-2129
 25125754 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 25125755 +Naperville Radiologists, SC, 6910 S. Madison Street, Willowbrook, IL 60527-5577
 25125756 +Nationwide Credit & Co, 815 Commerce Dr Ste 270, Oak Brook, IL 60523-8852
 25125758 +Numark Credit Union, Po Box 2729, Joliet, IL 60434-2729
 25125757 +Numark Credit Union, 1654 Terry Drive, Joliet, IL 60436-9539
 25125759 +Peoples Credit, Inc., 115 E South St., Plano, IL 60545-1417
 25125761 +ReadyRefresh by Nestle', #215 6661 Dixie Highway, Suite 4, Louisville, KY 40258-3950
 25125762 +Robert G Markoff, 29 n. Wacker Drive, #5580, Chicago, IL 60606-3221
 25125763 +++SANDWICH CHIROPRACTIC, 823 E CHURCH ST STE A, SANDWICH IL 60548-1890
 (address filed with court: Sandwich Chiropractic, 823 E Church St # 3, Sandwich, IL 60548)
 25125764 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
 25125765 +++VALLEY WEST HOSPITAL, 1302 N MAIN ST, SANDWICH IL 60548-2587
 (address filed with court: Valley West Hospital, 11 E. Pleasant Avenue,
 Sandwich, IL 60548-1100)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QBJNATALE.COM Mar 08 2017 02:28:00 Bernard J Natale, Bernard J. Natale, Ltd.,
 Edgebrook Office Center, 1639 N Alpine Rd, Suite 401, Rockford, IL 61107-1481
 25125721 +EDI: CINGMIDLAND.COM Mar 08 2017 02:28:00 AT&T, Bankruptcy Department,
 5407 Andrew Highway, Midland, TX 79706-2851
 25125720 +EDI: AFNIRECOVERY.COM Mar 08 2017 02:28:00 Afni, Po Box 3097,
 Bloomington, IL 61702-3097
 25125727 EDI: CAPITALONE.COM Mar 08 2017 02:28:00 Capital One Bank Usa, 15000 Capital One Dr,
 Richmond, VA 23238
 25125725 EDI: CAPITALONE.COM Mar 08 2017 02:28:00 Cap One, Bankruptcy Dept., PO Box 30285,
 Salt Lake City, UT 84130-0285
 25125726 +EDI: CAPITALONE.COM Mar 08 2017 02:28:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 25125728 EDI: CAPITALONE.COM Mar 08 2017 02:28:00 Capital One Bank, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 25125730 +E-mail/Text: bk@blittandgaines.com Mar 08 2017 03:09:53 Cavalry SPV I, LLC,
 c/o Blitt and Gaines, P.C., 661 Glenn Avenue, Wheeling, IL 60090-6017
 25125734 +EDI: CONVERGENT.COM Mar 08 2017 02:28:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 25125735 +EDI: RCSFNBMARIN.COM Mar 08 2017 02:28:00 Credit One, Bankruptcy Department,
 PO Box 98873, Las Vegas, NV 89193-8873
 25125736 +EDI: RCSFNBMARIN.COM Mar 08 2017 02:28:00 Credit One Bank NA, Po Box 98875,
 Las Vegas, NV 89193-8875
 25125737 +E-mail/Text: electronicbkydocs@nelnet.net Mar 08 2017 03:10:51 Dept Of Education/neln,
 121 S 13th St, Lincoln, NE 68508-1904
 25125738 +EDI: DCI.COM Mar 08 2017 02:28:00 Diversified Consultant, P O Box 551268,
 Jacksonville, FL 32255-1268
 25125747 E-mail/Text: bankruptcynotification@ftr.com Mar 08 2017 03:12:42 Frontier Communication,
 19 John St, Middletown, NY 10940
 25125745 +EDI: AMINFOFP.COM Mar 08 2017 02:28:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 25125746 +EDI: AMINFOFP.COM Mar 08 2017 02:28:00 First Premier Bank, 3820 N. Louise Ave.,
 Sioux Falls, SD 57107-0145
 25125744 +EDI: AMINFOFP.COM Mar 08 2017 02:28:00 First Premier Bank, Bankruptcy Department,
 PO Box 5523, Sioux Falls, SD 57117-5523
 25125750 +EDI: IRS.COM Mar 08 2017 02:28:00 Internal Revenue Service,
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
 25125760 EDI: PRA.COM Mar 08 2017 02:28:00 Portfolio Recovery Association,
 120 Corporate Blvd Ste. 1, Norfolk, VA 23502

TOTAL: 19

Date Rcvd: Mar 07, 2017

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Bernard J Natale natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com
David M Siegel on behalf of Debtor 2 Jillian Grey davidsiegellaw@hotmail.com,
 davidsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
David M Siegel on behalf of Debtor 1 Jeffery J. Grey davidsiegellaw@hotmail.com,
 davidsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4